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ENTERING INTO A 'HOLIDAY LAYAWAY' PLAN? GET THE DETAILS IN WRITING, CSD ADVISES

Many stores offer holiday layaway plans, arrangements that allow cash strapped consumers to pay for products in installments, while the products are placed on hold. When the total price has been paid, the consumer is supposed to receive the item.

But problems often arise.

Sometimes the consumer is unable or unwilling to complete the payments, and wants a refund. Sometimes the consumer completes the payments, but the merchant fails to deliver the item, or wants to substitute a product that is not acceptable to the purchaser. Other times the seller will demand a price higher than the one agreed to when the layaway arrangement was made.

The Miami-Dade County Consumer Services Department (CSD) advises people entering into layaway plans to ensure that the details of these agreements are spelled out in writing. The layaway agreement should identify the item being purchased, the cash price, the down payment, and the period of time during which the offer will be held open for the buyer.

"The plan should spell out all the terms and conditions of the store's refund policy," says Consumer Advocate, Leonard Elias. He notes that a layaway plan can permit the store to keep part of the deposit, but says one that allows the seller to keep all of the deposit, is unreasonable.

CSD also offers consumers entering into layaway plans, the following tips:

- As you make payments, make sure that you get a receipt indicating the amount paid.
- The final payment should satisfy the price originally agreed upon, and no more.

- You are entitled to the specific merchandise that is placed on hold, or an exact duplicate.

To report a consumer complaint, call the Miami-Dade Consumer Services Department Consumer Hotline at (305) 375-3677.

FOR ADDITIONAL INFORMATION CONTACT:

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The Miami Dade Consumer Services Department is an agency of Miami-Dade County government that protects consumers through complaint mediation, business regulation, and consumer education. The Department operates the Consumer Hotline (305) 375-3677, a central telephone number for consumer complaints and information.